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B1 (Official Form 1) (12/11) UNITED STATES BANKRUPTCY COURT District of MISSOURI Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Miller, Christy All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Murchinson Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): (if more than one, state all): 3812 Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 249 Chambers Rd #d St. Louis MO ZIP CODE63137 ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: St. Louis Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, check Commodity Broker Nonmain Proceeding this box and state type of entity below.) Clearing Bank Other Tax-Exempt Entity Chapter 15 Debtors Nature of Debts (Check box, if applicable.) (Check one box Country of debtor's center of main interests: Debts are primarily consumer Debts are Debtor is a tax-exempt organization debts, defined in 11 U.S.C. primarily Each country in which a foreign proceeding by, regarding, or § 101(8) as "incurred by an under title 26 of the United States business debts. against debtor is pending: Code (the Internal Revenue Code). individual primarily for a personal, family, or household purpose.' Filing Fee (Check one box.) Chapter 11 Debtors Check one box: Į., j. Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment Filing Fee waiver requested (applicable to chapter 7 individuals only). Must on 4/01/13 and every three years thereafter). attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that funds will be available for distribution to unsecured creditors.

Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Z Estimated Number of Creditors 200-999 1,000-25,001-□□ 5,001-10,001-50,001-100-199 50-99 1-49 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets More than \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 \$0 to \$50,000 \$100,000 \$500,000 to \$10 to \$100 to \$1 billion \$1 billion to \$1 to \$50 to \$500 million million ınillion million million **Estimated Liabilities** \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$100 to \$500 to \$1 billion to \$50 \$1 billion million million million million million

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BI (Official Form			Page 2		
Voluntary Petition Name of Debtor(s):					
(This page must	be completed and filed in every case.)	Miller, Christy			
Londian	All Prior Bankruptcy Cases Filed Within Last 8				
Location Where Filed:		Case Number:	Date Filed:		
Location		Case Number:	Date Filed:		
Where Filed:					
	Pending Bankruptcy Case Filed by any Spouse, Partner, or Af	ffiliate of this Debtor (If more than one, attach a	additional sheet.)		
Name of Debtor:		Case Number:	Date Filed:		
District		Deletionshim	Today		
District:		Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 of title 11, United States Code, and have explained the relief available und such chapter. I further certify that I have delivered to the debtor the notice reby 11 U.S.C. § 342(b). X Signature of Attorney for Debtor(s) (Date)					
l _	Exhibit C is attached and made a part of this petition.		blic health or safety?		
If this is a joint p	completed and signed by the debtor, is attached and made a part of this setition: also completed and signed by the joint debtor, is attached and made a				
\(\frac{1}{2}\)	preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.				
	Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)				
	Landlord has a judgment against the debtor for possession of debt	tor's residence. (If box checked, complete the fo	ollowing.)		
(Name of landlord that obtained judgment)					
		(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and				
	Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.				
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).				

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B1 (Official Form 1) (12/11)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Debtor	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)
х	
Signature of Joint Deltor 7-3130	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney)	Date
Date 3-27-2012	
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
X Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Address	
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	1
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States	Address X Signature
Code, specified in this petition.	
X Signature of Authorized Individual	Date
Printed Name of Authorized Individual	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Title of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted
Date	in preparing this document unless the bankruptcy petition preparer is not an individual.
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

	District of MISSOURI	
In re Miller, Christy		Case No
Debtor		(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 21. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/09) – Cont.	Page 2			
☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]				
If your certification is satisfactory to the court, you must still obtain the credicounseling briefing within the first 30 days after you file your bankruptcy petition are promptly file a certificate from the agency that provided the counseling, together with copy of any debt management plan developed through the agency. Failure to fulfill the trequirements may result in dismissal of your case. Any extension of the 30-day dead can be granted only for cause and is limited to a maximum of 15 days. Your case may be dismissed if the court is not satisfied with your reasons for filing your bankruptcy without first receiving a credit counseling briefing.	nd th a these lline ny also			
☐ 4. I am not required to receive a credit counseling briefing because of: [Check tapplicable statement.] [Must be accompanied by a motion for determination by the court				
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.	the			
☐ 5. The United States trustee or bankruptcy administrator has determined that the counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	credit			
I certify under penalty of perjury that the information provided above is true correct.	and			
Signature of Debtor: <u>MISMAULL</u> Date: <u>37-17</u>				
Date: 6 0 1-10				

Certificate Number: 12459-MOE-CC-017735938



CERTIFICATE OF COUNSELING

I CERTIFY that on March 27, 2012, at 4:41 o'clock AM PDT, Christy Miller received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Missouri, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 27, 2012

By: /s/Laura M Ahart

Name: Laura M Ahart

Title: Credit Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

B6 Summary (Official Form 6 - Summary) (12/07)

l	Jnited	States	Bank	cru p	otcy	Cour	t
			takutak /	٦ <i>6</i>		_	

		District Of <u>MISSOURI</u>	
In re Miller, Christy Del	btor ,	Case No	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property		1	\$ 0		
B - Personal Property		3	\$ 3796		
C - Property Claimed as Exempt		1			
D - Creditors Holding Secured Claims		1		\$ 14500	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)		6		\$ 153505	
F - Creditors Holding Unsecured Nonpriority Claims		26		\$ 169539	
G - Executory Contracts and Unexpired Leases		1			
H - Codebtors		1			
I - Current Income of Individual Debtor(s)		1			\$ 2576
J - Current Expenditures of Individual Debtors(s)		1			\$ 3330
ТОТ	ΓAL		\$ 3796	\$ 337544	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court District Of MISSOURI

In re	Miller, Christy			Case No.	
		Debtor			_
				Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Am	ount
Domestic Support Obligations (from Schedule E)	\$	0
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	129289
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0
Student Loan Obligations (from Schedule F)	\$	0
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0
TOTAL	\$	129289

State the following:

Average Income (from Schedule I, Line 16)	\$ 2576
Average Expenses (from Schedule J, Line 18)	\$ 3330
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 3520

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 10704
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 153505	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0
4. Total from Schedule F		\$ 169539
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 180243

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B6A (Official Form 6A) (12/07)	
In re Miller, Christy	Case No.
Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
				None
		tal ≻	0	

(Report also on Summary of Schedules.)

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B6B (Official Form 6B) (12/07)

In re Miller, Christy	, Case No	0
Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

			_	
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	х			
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.	X			
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			

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B6B (Official Form 6B) (12/07) Cont.	
In re Miller, Christy Debtor	Case No(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	x	·		
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Miller, Christy	, Case No.
Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	х			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Mercedes Benz - Residence		3796
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	X			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	x			
		0 continuation sheets attached Tot	al►	\$ 3796

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.) Case 12-42768 Doc 1 Filed 03/27/12 Entered 03/27/12 11:08:13 Main Document Pg 13 of 95

B 6C (Official Form 6C) (04/10)

In re	Miller, Christy	, Case No
	Debtor	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$146,450.*
11 U.S.C. § 522(b)(2)	
11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2005 Mercedes Benz	Motor Vehicle	3796	3796

^{*} Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6D (Official Form 6D) (12/07)			
In re Miller, Christy	,	Case No.	
Debtor			(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 24822173			03-2010				14500	10704
Credit Acceptance Corp			Auto					
Po Box 5070 Southfeild MI 48086			2005 Mercedes Benz					
			VALUE \$ 3796					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.								
continuation sheets attached			VALUE \$ Subtotal ► (Total of this page)	<u> </u>		<u> </u>	\$ 14500	\$ 10704
			Total ► (Use only on last page)				\$ 14500 (Report also on Summary of Schedules.)	\$ 10704 (If applicable, report also on Statistical Summary of Certain Liabilities and Relate

Data.)

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B 6E (Official Form 6E) (04/10)	
In re Miller, Christy	Case No.
Debtor	(if known)
SCHEDULE E - CREDITORS HOLD	ING UNSECURED PRIORITY CLAIMS
unsecured claims entitled to priority should be listed in this schedule. I including zip code, and last four digits of the account number, if any, or	pe of priority, is to be set forth on the sheets provided. Only holders of in the boxes provided on the attached sheets, state the name, mailing address of all entities holding priority claims against the debtor or the property of the uation sheet for each type of priority and label each with the type of priority
	ne creditor is useful to the trustee and the creditor and may be provided if the nitials and the name and address of the child's parent or guardian, such as some. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).
entity on the appropriate schedule of creditors, and complete Schedule both of them, or the marital community may be liable on each claim by Joint, or Community." If the claim is contingent, place an "X" in the co	e on a claim, place an "X" in the column labeled "Codebtor," include the H-Codebtors. If a joint petition is filed, state whether the husband, wife, placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, olumn labeled "Contingent." If the claim is unliquidated, place an "X" in the notice that the column labeled "Disputed." (You may need to place an "X" in more
Report the total of claims listed on each sheet in the box labeled "S E in the box labeled "Total" on the last sheet of the completed schedule	ubtotals" on each sheet. Report the total of all claims listed on this Schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet entitled to priority listed on this Schedule E in the box labeled "Totals" primarily consumer debts report this total also on the Statistical Summa	
	eet in the box labeled "Subtotals" on each sheet. Report the total of all cled "Totals" on the last sheet of the completed schedule. Individual debtors immary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priorit	y claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below	if claims in that category are listed on the attached sheets.)
☐ Domestic Support Obligations	
Claims for domestic support that are owed to or recoverable by a spresponsible relative of such a child, or a governmental unit to whom such 11 U.S.C. § 507(a)(1).	ouse, former spouse, or child of the debtor, or the parent, legal guardian, or ch a domestic support claim has been assigned to the extent provided in
Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or finan appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).	cial affairs after the commencement of the case but before the earlier of the
☐ Wages, salaries, and commissions	
	sick leave pay owing to employees and commissions owing to qualifying hin 180 days immediately preceding the filing of the original petition, or the n 11 U.S.C. § 507(a)(4).
Money owed to employee benefit plans for services rendered within	80 days immediately preceding the filing of the original petition, or the

cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B 6E (Official Form 6E) (04/10) – Cont.	
In re Miller, Christy Debtor	Case No (if known)
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fishern	man, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or r that were not delivered or provided. 11 U.S.C. § 507(a)(7).	rental of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental Units	nmental units as set forth in 11 U.S.C. § 507(a)(8).
Claims based on commitments to the FDIC, RTC, Director of the Office of Governors of the Federal Reserve System, or their predecessors or successors, § 507 (a)(9).	Thrift Supervision, Comptroller of the Currency, or Board of
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor v drug, or another substance. 11 U.S.C. § 507(a)(10).	vehicle or vessel while the debtor was intoxicated from using alcohol, a
* Amounts are subject to adjustment on 4/01/13, and every three years thereaj adjustment.	fter with respect to cases commenced on or after the date of

4 continuation sheets attached

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B 6E (Official Form 6E) (04/10) – Cont.									
In re Miller, Christy Debtor			,	Ca	se No		(if know	vn)	
SCHEDULE E - C	RE	DITC	ORS HOLDIN	G U	NS:		URED PR	IORITY	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. 495723812 Division Of Employment Po Box 3100 Jefferson City MO 65102			2010 Overpayment Unemployment				1450	1450	0
Account No. 495723812 Internal Revenue Service Department Of Treasury Atlanta GA 39901			2008 Taxes				14943	14943	0
Account No. 495723812 Irs Department Of Treasury Atlanta GA 39901			19708.99 Taxes				2008	2008	0
Account No. 495723812 Irs Department Of Treasury Alanta GA 39901			2007 Taxes				20429	20429	0
Sheet no of continuation sheets attac of Creditors Holding Priority Claims	ched to	Schedule	(Use only on last page of the Schedule E. Report also confided Schedules.)	otals of	Tot pleted	age)	\$ 38830 \$	s 38830	0
			(Use only on last page of the Schedule E. If applicable, the Statistical Summary of Liabilities and Related Da	, report f Certai	also or			\$	s 0

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B 6E (Official Form 6E) (04/10) – Cont.				
In re Miller, Christy	,	Case No.		
Debtor			(if known)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Governmental
Type of Priority for Claims Listed on This Sheet

							Type of Priorit	y for Claims List	ed on This Sheet
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. 495723812			2005				3054	3054	0
Irs Department Of Treasury Atlanta GA 39901			Taxes						
Account No. 495723812			2009				5005	5005	0
Irs Department Of Treasury Tlanta GA 39901			Taxes						
Account No. 495723812			2010				1205	1205	0
Missouri Department Of Po Box 3100 Jefferson City MO 65102			Overpayment Unemployment						
Account No. 495723812			2003				616	616	0
Missouri Department Of			State Taxes						
Division Of Taxation And Coll Jefferson City MO 65105	le								
Sheet no of continuation sheets attac of Creditors Holding Priority Claims	ched to	Schedule	<u> </u>	Totals o	Subtota f this p		\$ 9880	\$ 9880	0
			Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)				\$		
			Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					\$	\$ 0

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B 6E (Official Form 6E) (04/10) – Cont.

In re Miller, Christy , Case No. ________

Debtor (if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Governmental
Type of Priority for Claims Listed on This Sheet

		Type of Friority for Claims Listed on This Sheet							eu on ams sneet
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. 495723812			1994				24380	24380	0
Missouri Higher Education 633 Spirit Dr. Chesterfield MO 63005			Student Loans						
Account No. 495723812			2010				2500	2500	0
Mo Dept Of Revenue 301 W High St #330 Jefferson City MO 65101			Sales Taxes For 2005 Mercedes						
Account No. 495723812 St Louis County Assessors 41 S Central Ave St Louis MO 63105			2010 Personal Property Taxes				2800	2800	0
Account No. Docket# 80398 St Louis County Court			2003 Federal Tax Lien				24216	24216	0
7900 Carondolet Clayton MO 63105									
Sheet no of continuation sheets attac of Creditors Holding Priority Claims	hed to	Schedule	Т)	otals of	Subtota f this pa		\$ 53896	\$ 53896	0
			Total> (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)				s		
			(Use only on last page of Schedule E. If applicable the Statistical Summary of Liabilities and Related Da	, report f Certai	also or			\$	\$ 0

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B 6E (Official Form 6E) (04/10) – Cont.										
In re Miller, Christy Debtor			,	Case No(if known)						
SCHEDULE E - C	RE	DITC	RS HOLDING (Continuation			EC	URED PR	IORITY (CLAIMS	
			(Continuatio	ii Siice			Governmental Type of Priority	for Claims Liste	d on This Sheet	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
Account No. 495723812			2003				24216	24216	0	
St Louis County Housing			Restitution							
8865 Natural Bridge St Louis MO 63121										
Account No. S495723812			1995			ļ	26683	26683	0	
Us Department Of			Student Loan							
Po Box 105028 Atlanta GA 30348										
Account No.			_							
Account No.			-							
Sheet no of continuation sheets attac of Creditors Holding Priority Claims	hed to	Schedule	T)	otals of	ubtota		\$ 50899	\$ 50899	0	
			(Use only on last page of t Schedule E. Report also of Schedules.)				§ 153505			
			(Use only on last page of t Schedule E. If applicable, the Statistical Summary of Liabilities and Related Da	report Certai	also on			\$ 153505	\$ 0	

Case 12-42768 Do	oc 1	Filed 03	/27/12 Entered 03/27/1 Pg 21 of 95	L2 11	:08:1	3 N	Main Documen	t
B6F (Official Form 6F) (12/07)								
In re Miller, Christy Debtor	, Ca	ise No.			(if known)			
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS								
the debtor or the property of the debtor, useful to the trustee and the creditor and address of the child's parent or guardian, R. Bankr. P. 1007(m). Do not include control of the child o	as of the may be such as laims li a joint complete by place	e date of filing provided if the s"A.B., a min sted in Schedu ase may be jo Schedule H - c ting an "H," "	e debtor chooses to do so. If a minor or child, by John Doe, guardian." Do ales D and E. If all creditors will not intly liable on a claim, place an "X" is Codebtors. If a joint petition is filed, s W," "J," or "C" in the column labeled ed "Contingent." If the claim is unliqued.	nt numb child is not disc fit on th in the co state who i "Husba	er of an a credito lose the is page, clumn la ether the and, Wi	y accourse, state child's use the abeled "e husbarfe, Join "X" ir	ant the debtor has with the child's initials and name. See, 11 U.S.C. continuation sheet pr "Codebtor," include the nd, wife, both of them, t, or Community."	the creditor is the name and §112 and Fed. ovided. e entity on the or the marital
Report the total of all claims listed Summary of Schedules and, if the debto and Related Data			e box labeled "Total" on the last she primarily consumer debts, report this					
☐ Check this box if debtor has no	creditor	s holding uns	ecured claims to report on this Schedu	ıle F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. A4-335962-1			02-05-2011				114	
Aaa Insurance			Insurance					

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. A4-335962-1			02-05-2011				114
Aaa Insurance	1		Insurance				
12901 North Forty Drive St Louis MO 63141							
ACCOUNT NO. 58247275			2011				54
Aaa Membership			Membership				
Po Box 14611 St Louis MO 63178							
ACCOUNT NO. 62929oh1			2010				121
Access Receivables Management Po Box 9801 Towson MT 21284			Collection				
ACCOUNT NO. 52056928			2011				913
Accord Credit Services Po Box 10002 Newnan GA 30271			Collection				
		•	_		Sub	total➤	\$ 1202
Continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$\$\$							\$

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F (Official Form 6F) (12/07) - 0	Cont.		1 g 22 01 00						
re Miller, Christy Debtor			, Case No(if known)						
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY (Continuation Sheet)									
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM		
ACCOUNT NO. Ace Cash Express 31 Greenway Drive Suite 700 Rvin TX 75038			2011 Payday Loan				500		
ACCOUNT NO. 5271809 Ace Cash Express 1231 Greenway Drive Suite 700 (rvin TX 75038			10-2007 Check				861		
ACCOUNT NO. 024059321-02 Afni Po Box 4115 Concord CA 94524			8-23-2007 Utility				566		
ACCOUNT NO. 56223-06169 Ameren Ue Po Box 66700 St Louis MO 63166			2011 Utility				419		
ACCOUNT NO. 56223-06150 Ameren Ue Po Box 66529 St Louis MO 63166			11-2010 Utility				1400		
Sheet no. 2 of 26 continuation sheets atto Schedule of Creditors Holding Unsecur Nonpriority Claims	ached red	1	<u>. </u>		Sub	ototal➤	\$ 3746		
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Scheon the Sta	atistical	\$		

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re Miller, Christy Debtor		_	, Case No(if known							
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIOR (Continuation Sheet)										
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM			
ACCOUNT NO. 33344-15125			2002				266			
Ameren Ue Po Box 66529 St Louis MO 63166			Utility							
ACCOUNT NO. 19984-09154			2009				289			
Amerenue Po Box 66529 St Louis MO 63166			Utility							
ACCOUNT NO.			1997				1000			
American General Finance 3361 Fehling Rd Granite City IL 62040			Installment Loan							
ACCOUNT NO.			2011				679			
Americas Financial Choice 3717 G- Nameoki Road Granite City IL 62040			Loan							
ACCOUNT NO. 60415xxx			01-2011				679			
Americas Fncl Choice 1415 W 22nd St Oak Brook IL 60523			Loan							
Sheet no. 3 of 26 continuation sheets attoo Schedule of Creditors Holding Unsecur Nonpriority Claims					Sub	total➤	\$ 2913			
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	tistical	\$			

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B6F (Official Form 6F) (12/07) - Cont.

In re Miller, Christy		Casa Na	
In re Miner, Christy	,	Case No	
Debtor		(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 56223-06169			2010				919
Ameriren Ue Po Box 66529 St Lpouis MO 63166			Utility				
ACCOUNT NO. 127863			2006				500
Ameristar Casino St Charles 1 Ameristar Blvd St Charles MO 63301			Check				
ACCOUNT NO. 4227093165334537			2010				364
Applied Bank Po Box 17120 Wilington MO 19886			Credit Card				
ACCOUNT NO. 70018			2003				500
Argosy Alton Belle #1 Piasa Street Alton IL 62002			Check				
ACCOUNT NO. 3149212878-1533			2006				981
At & T Po Box 930178 Dallas TX 75393			Utility				
Sheet no. 4 of 26 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						total≻	\$ 3264
Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						\$	

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B6F (Official Form 6F) (12/07) - Cont.

In re Miller, Christy	,	Case No.	
Debtor		(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
		ОН	SETOFF, SO STATE.	00	ONE		
ACCOUNT NO. 3147417655 1273			2003				801
At & T Po Box 930170 Dallas TX 75393			Utility				
ACCOUNT NO.			2010				1000
Bank Midwest (academy Bank) 1202 South Kirkwood Road St Louis MO 63122			Bank				
ACCOUNT NO. 354008075657			2011				543
Bank Of America Po Box 25118 Tampa FL 33622			Banking				
ACCOUNT NO. 132885275			12-2010				62
Beau Rivage Resorts, Inc Po Box 7327 Diberville MS 39532			Hotel Bill				
ACCOUNT NO. 2307103000142412			2003				851
Beneficial Nat Bank Usa 200 Somerset Corp Blvd Bridgewater NJ 08807			Credit Card				
Sheet no. 5 of 26 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal➤						\$ 3257	
Total➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						\$	

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B6F (Official Form 6F) (12/07) - Cont.

In re Miller, Christy	,	Case No.	
Debtor		(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2881538			2010				1132
Caci Po Box 1022 Wixom MI 48393			Collection				
ACCOUNT NO. 0552845506			2004				728
Calvary Portfolio Services, Ll Po Box 1017 Hawthorne NY 10532			Collection				
ACCOUNT NO. 495723812			2003				6026
Carmel Group 2589 Tyrell Drive Apartment A St Louis MO 63136			Old Apartment				
ACCOUNT NO.			2011				500
Cash Store 629 Wesley Drive Woodriver IL 62095			Loan				
ACCOUNT NO. 9213142878153	-		2011				1076
Cbcs Po Box 69 Columbus OH 43216			Collection				
Sheet no. 6 of 26 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						total➤	\$ 9462
Total➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					lule F.) tistical	\$	

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			3 = 1 = 1				
B6F (Official Form 6F) (12/07) - C	ont.						
In re Miller, Christy			, C	ase No			
Debtor						(if known)
SCHEDULE F - CH	RED	ITORS 1	HOLDING UNSECUR (Continuation Sheet)	ED I	NON	PRI	ORITY CLAIM
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			2010				500
Certegy Check Services, Inc P.o. Box 30046 Tampa FL 33630-3046			Check				
ACCOUNT NO. 100120386806-02550			2003				294
Charter Communication 2411 Verona Ave St Louis MO 63114			Utility				
ACCOUNT NO. 10315-904873-08-3			2002				1148
Charter Communication 941 Charter Commons Town & Country MO 63017			Cable				
ACCOUNT NO.			2009				3217
Christine Travaglini 1420 Strassner Drive St Louis MO 63144			Attorney For Silvermine Invest				
ACCOUNT NO.			2011				400
City Of Florissant			Traffic Violation				
1055 Saint Francis Street Florissant MO 63031							
Sheet no. 7 of 26 continuation sheets attacto Schedule of Creditors Holding Unsecure Nonpriority Claims					Sub	ototal>	\$ 5559
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liab	licable c	ted Scheo on the Sta	atistical	\$

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			Py 28 01 95				
B6F (Official Form 6F) (12/07) - C	ont.						
In re Miller, Christy Debtor			, C2	ise No.		(i	f known)
SCHEDULE F - CH	RED:	ITORS 1	HOLDING UNSECUR (Continuation Sheet)	ED I	NON	PRIC	ORITY CLAIM
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9581014 Collection Of Company America 700 Longwater Dr Norwell MA 02061			March 2011 Telephone				912
ACCOUNT NO. 5965 Lalite Collector Of Revenue Assessors Office Po Box 66877 St Louis MO 63166			2007 Real Estate Taxes				339
ACCOUNT NO. 224955009 Consumer Collection Management Po Box 1839 St Louis MO 63043			07-07-2011 Utility				1132
ACCOUNT NO. Corelogic Teletrack 5550 A Peachtree Parkway Suite 600 Norcross GA 30092			2010 Loan				800
ACCOUNT NO. 961339375 Customer Service Center Po Box 6400 Camp Hill PA 17012			2011 Collection				234
Sheet no. 8 of 26 continuation sheets atta to Schedule of Creditors Holding Unsecure Nonpriority Claims			<u> </u>		Sub	ototal➤	\$ 3417

Total➤ \$

(Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)

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F (Official Form 6F) (12/07) - (Cont.						
re Miller, Christy Debtor			, C:	ase No.		(if known)	
SCHEDULE F - C	RED	ITORS 1	HOLDING UNSECUR (Continuation Sheet)	ED I	NON	PRIC	ORITY CLA
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 552845506			2006				594
Debt Recovery Solutions 00 Merchants Conc uite106 Vestbury NY 11590			Cell Phone				
ACCOUNT NO. 32805523			2005				864
pirect Tv 10 Box 9001069 20 Juisville KY 40290			Utility				
ACCOUNT NO. 49504149			2011				262
Pouglas Chancellor Meyers & As 01 North Main Street Suite 20 t Charles MO 63301			Collection				
ACCOUNT NO. 3880	-	_	2010				507
or Kenneth Powell 403 Union Blvd t Louis MO 63115			Dentist				
ACCOUNT NO. 44261002			Feb 2011				73
Inhanced Recovery 014 Bayberry acksonville FL 32256			Att				
heet no. 9 of 26 continuation sheets atta o Schedule of Creditors Holding Unsecur	ached ed				Sub	ototal➤	\$ 2300
onpriority Claims							

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

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In re Miller, Christy	•	Case No.	
Debtor		(if kno	own)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 45921334			Feb 2011				201
Enhanced Recovery 8014 Bayberry Jacksonville FL 32256			Att				
ACCOUNT NO. 7413147655000			2011				201
Enhanced Recovery Po Box 1259 Dept 98696 Oaks PA 19456			Collection				
ACCOUNT NO. 7413147655128			2010				73
Enhanced Recovery Po Box 1967 Southgate MI 48195			Collection				
ACCOUNT NO. 49521334			6-2011				201
Enhanced Recovery 8014 Bayberry Rd Jacksonville FL 32256			Collection				
ACCOUNT NO. 44261002 Enhanced Recovery 8014 Bayberry Jacksonville FL 32256			2008 Collection				73
Sheet no. 10 of 26 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						total➤	\$ 749
Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					lule F.) tistical	\$	

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B6F (Official Form 6F) (12/07) - Cont.

N. N. Charles		6 17	
In re Miller, Christy	<u>,</u>	Case No	
Debtor		(if kn	own)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND A CCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Enterprise Rent A Car 623 Dunn Road Hazelwood MO 63042			June 2011 Car Rental				600
ACCOUNT NO. 517800731817xxxx Eos Cca 700 Longwater Dr Norwell MD 02061	-		04-2011 Collection				912
ACCOUNT NO. 3706 Ethim Company 3605 Watson Road St Lois MO 63109	-		2004 Manage Company				2600
ACCOUNT NO. Ez Loan Services 2014 Campus Drive St Charles MO 63301	-		2011 Payday Loan				852
ACCOUNT NO. 12-lbm0000039503 First Acceptance Insurance Po Box 23410 Nashville TN 37202			2006 Insurance				114
Sheet no. 11 of 26 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					<u>l</u> total≯	\$ 5078	
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$		

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B6F (Official Form 6F) (12/07) - Cont.

In re Miller, Christy	,	Case No.	
Debtor		(if known)	_

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 12lbmooooo88273			10-2010				306
First Acceptance Insurance Po Box 23410 Nashville TN 37202			Insurance				
ACCOUNT NO.			2007				10769
First Hudson Leasing 3681 Green Road Cleveland OH 44122	-		Credit Card Machine				
ACCOUNT NO. 517800731817xxxx			07-2007				213
First Premier Bank 3820 N. Louise Ave Sioux Falls SD 57107			Credit Card				
ACCOUNT NO. 6585780			8-9-2011				493
Franklin, Ross And Associates Po Box 600920 Jacksonville FL 32260			Collection				
ACCOUNT NO. 13898326			2011				493
Frontier Finanicial 631 N. Stephanie St. #419 Henderson NV 89014			Loan				
Sheet no. 12 of 26 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal➤						total➤	\$ 12274
Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					lule F.) tistical	\$	

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In re Miller, Christy	3	Case No.	
Debtor		(if kno	wn)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 19385935			2009				2777
Gc Services Po Box 3488 Jefferson City MO 65105			Collection				
ACCOUNT NO.			1994				26683
Gc Services Limited Partnershi 6330 Gulfton Houston TX 77081			Collection				
ACCOUNT NO. 12500010652			2000				50
Harrahs Casino St Louis 777 Casino Center Drive Maryland Heights MO 63043			Check				
ACCOUNT NO. L00374258-8			June 2 2011				100
Inebarger Goggan Blair & Samps Po Box 653443 San Antonio TX 78265			Collection				
ACCOUNT NO.			2009				2416
Kramer And Franks 9300 Dielman St Louis MO 63132			Medical				
Sheet no. 13 of 26 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal➤						total➤	\$ 32026
Total➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$		

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re Miller, Christy Debtor			, C ₁					
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIO (Continuation Sheet)								
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO. 224955-008-1 Laclede Gas Drawer 2 St Louis MO 63171			2011 Utility				1820	
ACCOUNT NO. 224955-007-2 Laclede Gas Drawer 2 St Louis MO 63171			2001 Utility				991	
ACCOUNT NO. 1333304 Life Smile Dental Care Po Box 487 Hazelwood MO 63042	_		6-22-2011 Dentist				55	
ACCOUNT NO. 4342 Master Financial 1015 Locust Suite 732 St Louis MO 63101			2003 Loan				601	
ACCOUNT NO. 1117000073 Medical Recovery Specialist 0250 E Devon Ave Suite 352 Des Plaines IL 60018			2011 Medical				600	
Sheet no. 14 of 26 continuation sheets at to Schedule of Creditors Holding Unsecution Nonpriority Claims					Sul	ototal≻	\$ 4067	
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ted Scheon the St	atistical	\$	

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B6F (Official Form 6F) (12/07) - 0	Cont.							
In re Miller, Christy , Case No. Debtor (Continuation Sheet)							if known) ORITY CLAIMS	
CREDITOR'S NAME, MAILING ADDRESS	TOR	o, wife, or inity	DATE CLAIM WAS INCURRED AND	ENT	TED	ED	AMOUNT OF CLAIM	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED		
ACCOUNT NO. 1117000073 Medical Recovery Specialists 2250 E Devon Ave Suite 352 Des Plaines IL 60018			June 2011 Collection				600	
ACCOUNT NO. Xxxxxxxx5657 Mercantile Adjustment Breaau, Po Box 9050 Williamsville NY 14132			2010 Collection				507	
ACCOUNT NO. Mercantile Bank Stl Po Box 387 St Louis MO 63166			1998 Loan				728	
ACCOUNT NO. 636113 Meridian Waste Service 142864 Pennridge Dr Bridgeton MO 63044			2009 Trash Bill				73	
ACCOUNT NO. 72265 Metropolitian Neurology 10004 Kennerly St Louis MO 63128			7/18/2007 Medical				266	
Sheet no. 15 of 26 continuation sheets atta to Schedule of Creditors Holding Unsecur Nonpriority Claims			<u> </u>		Sub	ototal➤	\$ 2174	

Total➤

(Use only on last page of the completed Schedule F.)
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Summary of Certain Liabilities and Related Data.)

\$

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In re Miller, Christy	 Case No	
Debtor	 (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			2011				1146
Mid America Credit 9211 Phoenix Village Parkway Ofallon MO 63368			Collection				
ACCOUNT NO. 11sl-ac24483			2011				1397
Mid America Credit/rainbow Loa 9211 Phoenix Village Pkwy Ofallon MO 63368			Loan				
ACCOUNT NO. 8515346999			2005				228
Midland Credit Group 8875 Areo San Diego CA 92123			Utility				
ACCOUNT NO.			2000				9820
Midwest Acceptance Corp 1257 Doughtery Ferry Valley Park MO 63088			Loan				
ACCOUNT NO. 35-1118464-4			2006				63
Missouri American Water Po Box 578 Alton IL 62002			Utility				
Sheet no. 16 of 26 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						total➤	\$ 12654
Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						lule F.) tistical	\$

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In re Miller, Christy	,	Case No.	
Debtor		(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 35-1431911-4			2009				354
Missouri American Water Po Box 94551 Palatine IL 60094			Utility				
ACCOUNT NO. 35-1234491-6			2006				985
Missouri American Water Po Box 578 Alton IL 62002			Collection				
ACCOUNT NO.			2003				62
Mo Payday 3715 Kingshighway St Louis MO 63109			Loan				
ACCOUNT NO.			2010				300
National Chexsystems Inc P.o. Box 48297 Atlanta GA 30362			Check				
ACCOUNT NO. 2314848			2006				294
Nco Financial Po Box 13570 Philadelphia PA 19101			Medical				
Sheet no. 17 of 26 continuation sheets att to Schedule of Creditors Holding Unsecur Nonpriority Claims					Sub	total ≻	\$ 1995
Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$		

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me Miller, Christy Debtor			, Ca	ase No.	·	/i	f known)
	HOLDING UNSECUR (Continuation Sheet)	ED I	NON	`	,		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3444029 Noo Financial Po Box 13570 Philadelphia PA 19101	_		2002 Medical				892
ACCOUNT NO. 39727276 Neo Financial Po Box 13570 Philadephia PA 19101	-		2007 Medical				50
ACCOUNT NO. 4081414 Neo Financial Po Box 13570 Philadephia PA 19101			2007 Medical				50
ACCOUNT NO. 90217272 Neo Financial Po Box 13570 Philadephia PA 13570			2007 Medical				75
ACCOUNT NO. 90242924 Neo Financial Po Box 13570 Philadelphia PA 19101			2007 Medical				75
Sheet no. 18 of 26 continuation sheets atternor Schedule of Creditors Holding Unsecur Nonpriority Claims		,		•	Sul	ototal≻	\$ 1142
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Scheon the Sta	atistical	\$

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Debtor	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 90274314 Nco Financial Po Box 13570 Philadelphia PA 19101			2007 Medical				75
ACCOUNT NO. 2587407 Nco Financial Po Box 13570 Philadelphia PA 19101			2007 Medical				159
ACCOUNT NO. 1387077 Neo Financial Po Box 13570 Philadelphia PA 19101			2006 Medical				472
ACCOUNT NO. 1450636 Nco Financial Po Bvox 13570 Philadephia PA 19101			2007 Medical				169
ACCOUNT NO. 86216971 Neo Financial Po Box 13570 Philadephia PA 19101			2003 Collection				45
Sheet no. 19 of 26 continuation sheets atta to Schedule of Creditors Holding Unsecure Nonpriority Claims					Sub	total≻	\$ 920
Total ➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						\$	

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re Miller, Christy Debtor			, C ₁	ase No.	•	(if known)
SCHEDULE F - C	RED	ITORS 1	HOLDING UNSECUR (Continuation Sheet)	ED I	NON	PRI	ORITY CLA
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 86216972			2003				45
Nco Financial Systems 909 E. Repubiblic Rd Bldg Springfield MO 65807			Collection				
ACCOUNT NO. 7200027232			2007				384
Paragon Way 2101 W White Blvd Austin TX 78704			Loan				
ACCOUNT NO.			2011				3300
Paul Morad 3636 Afshari Florissant MO 63034			Landlord				
ACCOUNT NO.			2011				550
Quick Cash 2244 First Capital St Charles MO 63301			Loan				
ACCOUNT NO. 31797			2007				52
Radiologic Imaging Consults Po Box 780 St Charles MO 63302			Medical				
Sheet no. 20 of 26 continuation sheets atta o Schedule of Creditors Holding Unsecure Nonpriority Claims					Sub	total≻	\$ 4331
		(Report	(Use only on last page of the also on Summary of Schedules and, if appl		ed Sched		\$

Summary of Certain Liabilities and Related Data.)

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n re Miller, Christy Debtor			, C	ase No.	·		if known)
SCHEDULE F - C	NON	`	ŕ				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Daa317681			07-12-2007				27
Signature Health Services 12639 Old Tesson #115 St Louis MO 63128			Medical				
ACCOUNT NO. 24274122			August 2011				500
Solomon And Solomon Pc Five Columbus Circle Albany NY 12203			Collection				
ACCOUNT NO. 179033			2011				1308
Specified Credit Association, 2388 Schuetz Rd Suite A-100 St Louis MO 63146			Loan				
ACCOUNT NO. 1122100442			2011				2550
Ssm Health Carcar Dept 0600 Po Box 801776 Kansas City MO 64180			Medical				
ACCOUNT NO. 1122100442			August 2011			_	600
Ssm Health Care Dept Po Box 801776 Kansas City MO 64180			Medical				
Sheet no. 21 of 26 continuation sheets att to Schedule of Creditors Holding Unsecus Nonpriority Claims	ached red			•	Sub	total ≻	\$ 4985
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable of	ed Sched n the Sta	tistical	\$

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In re Miller, Christy	•	Case No.	
Debtor		(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1019000320			7-09-2010				726
Ssm St Joseph Hc 1015 Corporte Square Drive St Louis MO 63132			Medical				
ACCOUNT NO. 147316			2011				1129
St Charles Emergency Po Box 731667 Dallas TX 75373			Medical				
ACCOUNT NO. 18xf1183102			August 2011				1129
St Charles Emergency Group Po Box 400 San Antoino TX 78292			Medical				
ACCOUNT NO. 0719800629			07-18-2007				15392
St Joseph Hc 1015 Corperate Square St Louis MO 63132			Medical				
ACCOUNT NO. 0708500648			03-20-2007				608
St Joseph Hc 1015 Corperate Square St Louis MO 63132			Medical				
Sheet no. 22 of 26 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal➤					\$ 18984		
Total➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$		

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n re Miller, Christy			, Ca	ase No.			
Debtor						(i	f known)
SCHEDULE F - C	RED	ITORS 1	HOLDING UNSECUR (Continuation Sheet)	ED I	NON	PRIC	ORITY CLAI
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 22062			08-17-2007				259
St Joseph Hc Phy Billing Po Box 503678 St Louis MO 63150			Medical				
ACCOUNT NO. 22062			7-18-2007				1559
St Joseph He Phy Billing Po Box 503678 St Louis MO 63150			Medical				
ACCOUNT NO. 124638			10-19-2007				165
St Joseph He Phy Billing Po Box 503678 St Louis MO 63150			Medical				
ACCOUNT NO. 22062			7-27-2007				269
St Joseph Hc Phy Billing Po Box 503678 St Louis MO 63150			Medical				
ACCOUNT NO.			2011				100
St Louis City Municipal Court 1520 Market St St Louis MO 63103			Traffic Ticket				
Sheet no. 23 of 26 continuation sheets attoo Schedule of Creditors Holding Unsecur Nonpriority Claims		ı			Sub	total≻	\$ 2352
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	tistical	\$

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Case #11slac12088			2011				3300
St Louis County (paul Morad) 7900 Carondolet St Louis MO 63105			Public Reord				
ACCOUNT NO. Ticket# 110292584			November 22, 2011				200
St Louis County Police 21 Village Square Hazelwood MO 63042			Traffic Ticket				
ACCOUNT NO. 495723812			2009				900
Telecheck Services, Inc. P.o. Box 4514 Houston TX 77210			Check				
ACCOUNT NO. 1000778947			2006				75
The Outsource Group Po Box 280 939 N Hwy 67 MO 63031			Medical				
ACCOUNT NO. 0035567699 Time Life Company 501 West Michigan Milwaukee WI 53203			2007 Insurance				574
Sheet no. 24 of 26 continuation sheets atta to Schedule of Creditors Holding Unsecure Nonpriority Claims				<u> </u>	Sub	total➤	\$ 5049
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	tistical	\$

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In re Miller, Christy	,	Case No.	
Debtor		(if known)	_

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 09888			08-08-2011				45
Timothy Schaible Dmd, Inc 1544 Sierra Vista Plaza St Louis MO 63138			Dentist				
ACCOUNT NO. 5259830023203505			2009				800
Tribute Card-bank Of Delaware 1000 Rocky Run Parkway Wilmington DE 19803			Credit Card				
ACCOUNT NO.			2012				216
Tyler Two Dba Planet Cash 2660 N. Hwy 67 Florissant MO 63033			Loan				
ACCOUNT NO.			2009				213
Vision Financial Group Po Box 460260 St Louis MO 63146-7260			Credit Card				
ACCOUNT NO. 1827508			March 2012				50
Washington University Physici Po Box 502432 St Louis MO 63105			Medical				
Sheet no. 25 of 26 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							\$ 1324
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						\$	

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In re Miller, Christy		Case No.	
Debtor		(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			2008				1600
West Florissant 7533 West Florissant St Louis MO 63136			Check				
ACCOUNT NO. 27332303			Jan 2011				863
Wood Law Pc 11778 Election Rd Suite 240 Draper UT 84020			Utility				
ACCOUNT NO. 495723812 Or			2-13-2003				21852
Young And Associates Po Box 270357 St Louis MO 63127			Collection				
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 26 of 26 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							\$ 24315
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						lule F.) tistical	\$ 169539

Millon Chulch	C N.
re Miller, Christy ,	Case No (if known)
SCHEDULE G - EXECUTORY CON	TRACTS AND UNEXPIRED LEASES
interests. State nature of debtor's interest in contract, i.e., "Polessee of a lease. Provide the names and complete mailing at a minor child is a party to one of the leases or contracts, state	expired leases of real or personal property. Include any timesh urchaser," "Agent," etc. State whether debtor is the lessor or ddresses of all other parties to each lease or contract described. the child's initials and the name and address of the child's paredian." Do not disclose the child's name. See, 11 U.S.C. §112 and
Check this box if debtor has no executory contracts or unexpi	ired leases.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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. 9	0 01 33			
B6H (Official Form 6H) (12/07)				
In re Miller, Christy ,	Case No.			
Debtor	(if known)			
SCHEDULE H	- CODEBTORS			
Provide the information requested concerning any person or entity, off debtor in the schedules of creditors. Include all guarantors and co-signers commonwealth, or territory (including Alaska, Arizona, California, Idaho, Wisconsin) within the eight-year period immediately preceding the commondebtor spouse who resides or resided with the debtor in the community pronondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the commondebtor spouse during the eight years immediately preceding the	Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or encement of the case, identify the name of the debtor's spouse and of any operty state, commonwealth, or territory. Include all names used by the encement of this case. If a minor child is a codebtor or a creditor, state the			
X Check this box if debtor has no codebtors.				
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR			

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D/I	(O.CC 1	T		(10/05)
BOL	(Official	rorm	OD	(12/0)/3

In re Miller, Christy	,	Case No.	
Debtor		_	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE							
Status: Married	RELATIONSHIP(S):2DAUGHTERS, 1 GRAN		AGE(S): 14, 23,2, 24					
Employment:	DEBTOR			SPOUS	SE .			
Occupation LPN	-							
Name of Employer	BEAUVAIS MANOR		_					
How long employed	6 MONTHS							
Address of Employe	er .							
3625 MAGNOLIA								
ICOME: (Estimate o	of average or projected monthly income at time	DEBTOR		SPOUSE				
case fi								
		\$	3520	\$				
	es, salary, and commissions	c	0	¢.				
(Prorate if not par Estimate monthly of			0	⊅				
Estimate monthly c	vertime							
SUBTOTAL		¢	3520	¢				
		\$	3520	<u> </u>				
LESS PAYROLL I		©.	528	¢				
a. Payroll taxes andb. Insurance	d social security	\$ \$	416	\$				
c. Union dues		\$	0	\$				
d. Other (Specify):	:	\$	0	\$				
(1)								
SUBTOTAL OF P.	AYROLL DEDUCTIONS	\$	944	\$				
TOTAL NET MON	THLY TAKE HOME PAY							
TOTAL NET MOR	NIHLI TAKE HOME PAT	\$	2576	<u> </u>				
Regular income fro	m operation of business or profession or farm	\$	0	\$				
(Attach detailed s	statement)	\$\$	0_	\$				
Income from real p		J						
Interest and divider		\$	0_	\$				
	ance or support payments payable to the debtor for or that of dependents listed above	\$	0	\$				
	government assistance							
(Specify):		\$	0	\$				
2. Pension or retirem		•	0	•				
3. Other monthly inc		Φ		Φ				
(Specify): <u>0</u>	<u> </u>	\$	0	\$				
SUBTOTAL OF I	LINES 7 THROUGH 13	\$	0	\$				
6. AVERAGE MON	THLY INCOME (Add amounts on lines 6 and 14)	\$	2576	\$				
COMPRIED	EDACE MONTHLY INCOME: (Combine of the		\$2576					
tals from line 15)	ERAGE MONTHLY INCOME: (Combine column	(Papert also		u of Sahadulaa	and, if applicable,			
ais nom mic 13)					lities and Related Data)			

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B6J (Official Form 6J) (12/07)	
In re Miller, Christy	Case No
Debtor	Case No (if known)
SCHEDULE J - CURRENT EXPENDITUR	RES OF INDIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average or projected monthly expenses of the deweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expallowed on Form22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate ho	usehold. Complete a separate schedule of expenditures labeled "Spouse."
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? b. Is property insurance included? Yes No No	\$ <u>1100</u>
b. Is property insurance included? Yes No V. 2. Utilities: a. Electricity and heating fuel	s 140
b. Water and sewer	s <u>80</u>
c. Telephone	s 150
d. Other TRASH	\$ 49
3. Home maintenance (repairs and upkeep)	<u> </u>
4. Food	\$ 200
5. Clothing	\$ 200
6. Laundry and dry cleaning	\$ 50
7. Medical and dental expenses	s 500
8. Transportation (not including car payments)	§50
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	s50
10.Charitable contributions	so
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>59</u> _
b. Life	\$ <u>0</u>
c. Health	\$0
d. Auto	s <u>156</u>
e. Other	
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	s
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included	in the plan)
a. Auto	s546_
b. Other	s <u></u>
c. Other	\$
I4. Alimony, maintenance, and support paid to others	s <u>0</u>
15. Payments for support of additional dependents not living at your home	so
16. Regular expenses from operation of business, profession, or farm (attach detailed statement	s0
17. Other	
 AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Scheolif applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 	\$v
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within t	he year following the filing of this document:
20. STATEMENT OF MONTHLY NET INCOME	\$ 2576
a. Average monthly income from Line 15 of Schedule I	\$ <u>2576</u> \$ 3330
b. Average monthly expenses from Line 18 above	·
c. Monthly net income (a. minus b.)	\$ <u>-754</u>

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Official Form 6 - Declaration (10/06)	
In re Miller, Christy ,	Case No
Debtor	(if known)
DECLARATION COM	NCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER	PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
	the foregoing summary and schedules, consisting of sheets (total shown on ect to the best of my knowledge, information, and belief.
Date 3-27-12	Signature:
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF NON-	ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3 setting a maximum fee for services chargeable by band	btor with a copy of this document and the notices and information required) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) kruptcy petition preparers, I have given the debtor notice of the maximum debtor or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the na partner who signs this document.	me, title (if any), address, and social security number of the officer, principal, responsible person, or
Address	
X Signature of Bankruptcy Petition Preparer	Date
Signature of Bankruptcy Fettion Freparer	Date
Names and Social Security numbers of all other individuals who preindividual:	epared or assisted in preparing this document, unless the bankruptcy petition preparer is not an
If more than one person prepared this document, attach additional	signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisio both. 11 U.S.C. § 110; 18 U.S.C. § 156.	ns of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
DECLARATION UNDER PENALTY OF	PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the [the	president or other officer or an authorized agent of the corporation or a member
in this case, declare under penalty of perjury that I hav	[corporation or partnership] named as debtor re read the foregoing summary and schedules, consisting of sheets (total e and correct to the best of my knowledge, information, and belief.
Date	Signature:
	[Print or type name of individual signing on behalf of debtor.]
[An individual signing on hehalf of a par	rtnership or corporation must indicate position or relationship to debtor.]
	of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.
i charry for making a juise statement or conceating property. Time (of the wave of the production of the way sears of both. 16 O.S.C. 88 132 and 33/1.

B 7 (Off	icial Form 7) (04	/10)						
		UNITED ST	TATES BANKRUPTCY COURT					
UNITED STATES BANKRUPTCY COURT District of MISSOURI								
In re: N	Iiller, Christ	, y	, Case No					
		Debtor	(if known)					
		STATE	MENT OF FINANCIAL AFFAIRS					
informa filed. A should p affairs. child's p	rmation for bo tion for both span individual do provide the info To indicate paparent or guard	th spouses is combined, couses whether or not a ebtor engaged in busine ormation requested on t yments, transfers and ti	y every debtor. Spouses filing a joint petition may file a single statement on which If the case is filed under chapter 12 or chapter 13, a married debtor must furnish joint petition is filed, unless the spouses are separated and a joint petition is not ses as a sole proprietor, partner, family farmer, or self-employed professional, this statement concerning all such activities as well as the individual's personal ne like to minor children, state the child's initials and the name and address of the mor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C.					
addition	mplete Questic al space is nee	ons 19 - 25. If the ansy	d by all debtors. Debtors that are or have been in business, as defined below, also wer to an applicable question is "None," mark the box labeled "None." If my question, use and attach a separate sheet properly identified with the case name, e question.					
			DEFINITIONS					
the filing of the ve self-emp	al debtor is "ir g of this bankr oting or equity ployed full-tim in a trade, bus	a business" for the purp uptcy case, any of the f securities of a corporat e or part-time. An indi	ess" for the purpose of this form if the debtor is a corporation or partnership. An ose of this form if the debtor is or has been, within six years immediately preceding ollowing: an officer, director, managing executive, or owner of 5 percent or more ion; a partner, other than a limited partner, of a partnership; a sole proprietor or vidual debtor also may be "in business" for the purpose of this form if the debtor other than as an employee, to supplement income from the debtor's primary					
5 percer	atives; corpora	tions of which the debt se voting or equity secu	des but is not limited to: relatives of the debtor; general partners of the debtor and or is an officer, director, or person in control; officers, directors, and any owner of rities of a corporate debtor and their relatives; affiliates of the debtor and insiders debtor. 11 U.S.C. § 101.					
1.	Income from	n employment or oper	ation of business					
None								
	AM	MOUNT	SOURCE					
	Yr 2012 8082 Employment Yr 2011 35498 Employment							

Employment

Yr 2010

32236

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

0

0

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING

None

 Δ

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850°. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF AMOUNT STILL OWING

TRANSFERS

^{*}Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

 \mathbf{Z}

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

PAYMENT

AMOUNT PAID

AMOUNT STILL OWING 3

4. Suits and administrative proceedings, executions, garnishments and attachments

V

None \mathbf{Z}

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

NATURE OF PROCEEDING

COURT OR AGENCY

STATUS OR DISPOSITION

AND CASE NUMBER

AND LOCATION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

DATE OF

DESCRIPTION AND VALUE OF PROPERTY

BENEFIT PROPERTY WAS SEIZED

SEIZURE

5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE Of PROPERTY 4

7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None **Z**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY
TRANSFERRED AND

DATE

VALUE RECEIVED

None

V

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

6

CONTENTS IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None



If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None Ø

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

7

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

 \mathbf{Z}

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW

None \mathbf{Z}

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT **DOCKET NUMBER**

STATUS OR DISPOSITION

18. Nature, location and name of business

None \square

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing

executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS

OF SOCIAL-SECURITY

BEGINNING AND

NAME

OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

ADDRESS NATURE OF BUSINESS

ENDING DATES

8

(ITIN)/ COMPLETE EIN

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

9

c. List all firms or individuals who at the time of the commencement of this case were in possession of the None \mathbf{Z} books of account and records of the debtor. If any of the books of account and records are not available, explain. **ADDRESS** NAME d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a None Z financial statement was issued by the debtor within two years immediately preceding the commencement of this case. NAME AND ADDRESS DATE ISSUED 20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the None taking of each inventory, and the dollar amount and basis of each inventory. DOLLAR AMOUNT OF INVENTORY DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis) b. List the name and address of the person having possession of the records of each of the inventories reported Z in a., above. NAME AND ADDRESSES OF CUSTODIAN DATE OF INVENTORY OF INVENTORY RECORDS 21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership. NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation. NATURE AND PERCENTAGE NAME AND ADDRESS OF STOCK OWNERSHIP TITLE

22. Former partners, officers, directors and shareholders

None 🗸

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

10

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None 🗾

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

* * * * * *

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11

[If complete	d by an individual or individual and spouse		
	der penalty of perjury that I have read the an		n the foregoing statement of financial affairs
Date	3-27-12	Signature of Debtor	Christy Nulla
Date		Signature of Joint Debtor (if any)	
I declare unde	on behalf of a partnership or corporation] r penalty of perjury that I have read the answers cont it they are true and correct to the best of my knowled		
Date		Signature	
		Print Name and Title	
[An	individual signing on behalf of a partnership or corp	oration must indicate	position or relationship to debtor.]
	continuation	sheets attached	
Penalty fo	r making a false statement: Fine of up to \$500,000 or in	prisonment for up to 5 y	years, or both. 18 U.S.C. §§ 152 and 3571
DECLARAT	ON AND SIGNATURE OF NON-ATTORNEY I	BANKRUPTCY PET	ITION PREPARER (See 11 U.S.C. § 110)
compensation and have properly; and, (3) if rules or	guidelines have been promulgated pursuant to 11 U given the debtor notice of the maximum amount befo	the notices and inform .S.C. § 110(h) setting	S.C. § 110; (2) I prepared this document for ation required under 11 U.S.C. §§ 110(b), 110(h), and a maximum fee for services chargeable by bankruptcy ment for filing for a debtor or accepting any fee from
Printed or Typed Name	and Title, if any, of Bankruptcy Petition Preparer	Social-Securit	ry No. (Required by 11 U.S.C. § 110.)
f the bankruptcy petition p	oreparer is not an individual, state the name, title (if tner who signs this document.		
Address			
Signature of Bankruptcy	Petition Preparer	Date	

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

not an individual:

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is

B 8 (Official Form 8) (12/08)	
UNITED STATE	TES BANKRUPTCY COURT District of MISSOURI
In re Miller, Christy,	Case No.
Debtor	Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate (Part 4 must be fully completed for EACH debt which is

Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
Credit Acceptance Corp	2005 Mercedes Benz
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	
Property is (check one):	
Claimed as exempt	Not claimed as exempt
enamed as exempt	1100 Oldmod do Oxompi
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	•
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien
using 11 U.S.C. § 522(f)).	
Property is (check one):	7
Claimed as exempt	Not claimed as exempt

B 8 (Official Form 8) (12/08)

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): TYES NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
0 continuation sheets attach	ed (if any)	
1 1	erjury that the above indicates my in ersonal property subject to an unexp	pired lease.
Date: 3-27-12	Signature of Debtor	lle
	Signature of Joint Debtor	

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B 22A (Official Form 22A) (Chapter 7) (12/10)

In re Miller, Christy	According to the information required to be entered on this statement
Debtor(s)	(check one box as directed in Part I, III, or VI of this statement):
Case Number: (If known)	☐The presumption arises. ☐The presumption does not arise. ☐The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
1A	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. I was called to active duty after September 11, 2001, for a period of at least 90 days and I remain on active duty /or/ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed; OR
	b. I am performing homeland defense activity for a period of at least 90 days /or/ I performed homeland defense activity for a period of at least 90 days, terminating on , which is less than 540 days before this bankruptcy case was filed.

3 22A (O	ficial For	m 22A) (Chapter 7) (12/10)					
	Pa	ort II. CALCULATION OF MONTHL	Y INCO	ME FOR § 707(b)(7) EXC	LUSIO	N
	Marit	al/filing status. Check the box that applies and co	omplete the	balance of this part of th	is staten	nent as dir	ected.
	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.						
2	 b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11. c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. 						
	All fig the six month	gures must reflect average monthly income received calendar months prior to filing the bankruptcy can before the filing. If the amount of monthly incomplivide the six-month total by six, and enter the res	ase, ending ne varied d	on the last day of the uring the six months, you	De	lumn A ebtor's ncome	Column B Spouse's Income
3	_	wages, salary, tips, bonuses, overtime, commis			\$	3520	\$
4	and en busine Do no	the from the operation of a business, profession attention the difference in the appropriate column(s) of ess, profession or farm, enter aggregate numbers at the enter a number less than zero. Do not include a ed on Line b as a deduction in Part V.	Line 4. If y nd provide	ou operate more than on details on an attachment	e		
4	a.	Gross receipts	\$	0			
	b.	Ordinary and necessary business expenses	\$	0			
	c.	Business income	Subtract	Line b from Line a	\$	0	\$
	in the	and other real property income. Subtract Line bappropriate column(s) of Line 5. Do not enter a rart of the operating expenses entered on Line bart of the operation of the operatio	number less	than zero. Do not inclu			
5	a.	Gross receipts	\$ 0				
	b.	Ordinary and necessary operating expenses	\$ 0				
	c.	Rent and other real property income	Subtract	Line b from Line a	\$	0	\$
6	Intere	st, dividends and royalties.			\$	0	\$
7	Pensio	on and retirement income.			\$	0	\$
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.					0	\$
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:						
		pployment compensation claimed to benefit under the Social Security Act Debtor \$_		Spouse \$	\$	0	\$

B 22A (OI	fficial Form 22A) (Chapter 7) (12/10)					
10	Income from all other sources. Specify source and amount. If necessar sources on a separate page. Do not include alimony or separate maintenance paid by your spouse if Column B is completed, but include all other palimony or separate maintenance. Do not include any benefits received Security Act or payments received as a victim of a war crime, crime again victim of international or domestic terrorism.	enance pay payments of d under the	ments of Social			
	a. 0	\$	0			
	b. 0	\$	0			
	Total and enter on Line 10			\$ 0	\$	
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 through 10 in Column B. Er			\$ 3520	\$	
12	Total Current Monthly Income for § 707(b)(7). If Column B has been Line 11, Column A to Line 11, Column B, and enter the total. If Column completed, enter the amount from Line 11, Column A.			\$		3520
	Part III. APPLICATION OF § 707(b)(7) EXCLU	USION			
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the an 12 and enter the result.	nount from	Line 12 by	y the number	\$	42240
14	Applicable median family income. Enter the median family income for size. (This information is available by family size at www.usdoj.gov/ustbankruptcy court.)					
	a. Enter debtor's state of residence: MISSOURI b. Enter debtor's	household	size:5		\$	74155
15	Application of Section 707(b)(7). Check the applicable box and proceed The amount on Line 13 is less than or equal to the amount on Lin not arise" at the top of page 1 of this statement, and complete Part V	e 14. Chec III; do not c	k the box complete F	Parts IV, V, VI	or VII	
	The amount on Line 13 is more than the amount on Line 14. Com	plete the re	maining p	arts of this state	ement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Part IV. CALCULATION	OF CURRENT MONTHLY INCOME FOR § 707(b)(2	2)			
16	Enter the amount from Line 12.		\$			
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. a. b. c. Total and enter on Line 17.					
18	Current monthly income for § 707(b)	(2). Subtract Line 17 from Line 16 and enter the result.	\$			

		Part V. CALCUI	LATION OF	DEL	OUCTION	S FROM INCO	ME	
		Subpart A: Deductions u	ınder Standa	ards o	of the Inte	rnal Revenue Se	ervice (IRS)	
19 A	number of persons is the number that would currently be allowed as exemptions on your federal income tax						\$	
National Standards: health care. Enter in Line al below the amount from IRS National S of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National S of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicate persons who are under 65 years of age, and enter in Line b2 the applicable number of person years of age or older. (The applicable number of persons in each age category is the number that would currently be allowed as exemptions on your federal income tax return, plus the radditional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amounder 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amound older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care enter the result in Line 19B.						ne IRS National Stantion is available at time b1 the applicable number of persons gory is the number in teturn, plus the num to obtain a total amount obtain a total amount	e number of who are 65 n that category aber of any unt for persons for persons 65	
	Persons under 65 years of age Persons 65 years of age or older							
	a1.	Allowance per person		a2.	Allowance	per person		
	b1.	Number of persons		b2.	Number of	persons		
	c1.	Subtotal		c2.	Subtotal			\$
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.					\$		
20B	IRS He inform family return, Averag	Standards: housing and utilities outling and Utilities Standards; mation is available at						

B 22A (C	Official F	orm 22A) (Chapter 7) (12/10)					
	an exp	Standards: transportation; vehicle operation/public transportations allowance in this category regardless of whether you pay the elless of whether you use public transportation.					
22A	are in	the number of vehicles for which you pay the operating expenses of cluded as a contribution to your household expenses in Line 8.	r for which the operating expenses				
	Trans Local Statis	checked 0, enter on Line 22A the "Public Transportation" amount for portation. If you checked 1 or 2 or more, enter on Line 22A the "Op Standards: Transportation for the applicable number of vehicles in tical Area or Census Region. (These amounts are available at www.unkruptcy.court.)	he applicable Metropolitan	\$			
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)						
	a.	IRS Transportation Standards, Ownership Costs	\$				
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$				
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$			
24	Enter, (avail Avera	Standards: transportation ownership/lease expense; Vehicle 2. ded the "2 or more" Box in Line 23. in Line a below, the "Ownership Costs" for "One Car" from the IR: able at www.usdoj.gov/ust/ or from the clerk of the bankruptcy courge Monthly Payments for any debts secured by Vehicle 2, as stated and enter the result in Line 24. Do not enter an amount less than	S Local Standards: Transportation t); enter in Line b the total of the in Line 42; subtract Line b from				
	a.	IRS Transportation Standards, Ownership Costs	\$				
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$				
	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$			
25	federa	Necessary Expenses: taxes. Enter the total average monthly expert, state and local taxes, other than real estate and sales taxes, such as social-security taxes, and Medicare taxes. Do not include real estate	income taxes, self-employment	\$			
26	payro	Necessary Expenses: involuntary deductions for employment. It deductions that are required for your employment, such as retirement costs. Do not include discretionary amounts, such as voluntary	ent contributions, union dues, and	\$			
27	term l	Necessary Expenses: life insurance. Enter total average monthly ife insurance for yourself. Do not include premiums for insurance for any other form of insurance.		\$			
28	requir	Necessary Expenses: court-ordered payments. Enter the total med to pay pursuant to the order of a court or administrative agency, sents. Do not include payments on past due obligations included in	such as spousal or child support	\$.			

Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					\$
30		Recessary Expenses: childcare. Enter the total average month e—such as baby-sitting, day care, nursery and preschool. Do tts.			\$
31	on healt	Recessary Expenses: health care. Enter the total average months have that is required for the health and welfare of yourself of sed by insurance or paid by a health savings account, and that B. Do not include payments for health insurance or health	r your dependents, that is in excess of the am	t is not ount entered in	\$
32	actually such as	Recessary Expenses: telecommunication services. Enter the pay for telecommunication services other than your basic hor pagers, call waiting, caller id, special long distance, or interneblth and welfare or that of your dependents. Do not include a	ne telephone and cell is service—to the extern	phone service— nt necessary for	\$
33	Total E	xpenses Allowed under IRS Standards. Enter the total of L	ines 19 through 32.		\$
		Subpart B: Additional Living Exp	ense Deductions		
		Note: Do not include any expenses that you		nes 19-32	
	expense	Insurance, Disability Insurance, and Health Savings Accos in the categories set out in lines a-c below that are reasonable dependents.			
	a	Health Insurance	\$		
34	b	Disability Insurance	\$		
	c.	Health Savings Account	\$		
	T-4-1	Leaders on Line 24			Φ.
		d enter on Line 34 o not actually expend this total amount, state your actual to ellow:	otal average monthly e	xpenditures in the	\$
35	monthly elderly,	ed contributions to the care of household or family member expenses that you will continue to pay for the reasonable and chronically ill, or disabled member of your household or member pay for such expenses.	l necessary care and su	pport of an	\$
Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.					\$
Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.					\$
38	you actu secondar with do	on expenses for dependent children less than 18. Enter the ally incur, not to exceed \$147.92* per child, for attendance a ry school by your dependent children less than 18 years of agrumentation of your actual expenses, and you must explain ble and necessary and not already accounted for in the IR	t a private or public ele e. You must provide n why the amount cla	ementary or your case trustee	\$

^{*}Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

22A (C	$\overline{}$	rm 22A) (Chapter 7) (12/					
39	clothin Nation www.u	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.					
40			tributions. Enter the amount that you was to a charitable organization as defined			of §	
41 Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40							
		-	Subpart C: Deductions for l	Debt Payment		•	
Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.							
42		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?		
	a.	CREDIT	2005 MERCEDES	\$ 546	yes 🔽 no		
	b.			\$	∫□ yes □ no	╛╽	
	c.			\$	yes 🗆 no]	
				Total: Add Lines a, b and c.		\$	3
Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.							
43		Name of Creditor	Property Securing the Debt	1/60th of the C	Cure Amount		
	a.	CREDIT	2005 MERCEDES	\$ 0.	05		
	b.			\$			
	c.			\$			
				Total: Add Line	es a, b and c	\$	}
44	as pric	ority tax, child suppo	priority claims. Enter the total amount, rt and alimony claims, for which you we rent obligations, such as those set out	ere liable at the time			

B 22A (Of	ficial For	m 22A) (Chapter 7) (12/10)			
45	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.				
	a.	Projected average monthly chapter 13 plan payment.	\$		
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	x		
	c.	Average monthly administrative expense of chapter 13 case	Total: Multiply Lines a and b	\$	
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.			\$	
Subpart D: Total Deductions from Income					
47	Total of all deductions allowed under § 707(b)(2). Enter the total of Lines 33, 41, and 46.			\$	
Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION					
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))			\$	
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))			\$	
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result			\$	
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.			\$	
52	Initial presumption determination. Check the applicable box and proceed as directed.				
	The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.				
	The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.				
	The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part 53 through 55).			rt VI (Lines	
53	Enter the amount of your total non-priority unsecured debt			\$	
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.			\$	
55	Secondary presumption determination. Check the applicable box and proceed as directed.				
	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.				
	The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.				
Part VII: ADDITIONAL EXPENSE CLAIMS					
56	and we	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the healt and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.			
		Expense Description	Monthly Amount		
	a.		\$		
	b. c.		\$		
		Total: Add Lines a, b and c	\$		

^{*}Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B 22A (Official Form 22A) (Chapter 7) (12/10)

Part VIII: VERIFICATION			
57	I declare under penalty of perjury that the information both debtors must sign.) Date: 3-27-12	on provided in this statement is true and correct. (If this is a joint case, Signature: (Debtor)	
	Date:	Signature:(Igint Debtor, if any)	

9

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

Form B 201A, Notice to Consumer Debtor(s)

Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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UNITED STATES BANKRUPTCY COURT

<i>l</i>			
Inre CHRISTY Miller	Case No		
Debtor	Chapter		
	CE TO CONSUMER DEBTOR(S) HE BANKRUPTCY CODE		
I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by \S 342(b) of the Bankruptcy Code.	ey] Bankruptcy Petition Preparer the debtor's petition, hereby certify that I delivered to the debtor the		
CHRISTY Miller	GIOGO 3812		
Printed name and title, if any, of Bankruptcy Petition Preparer Address: x	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)		
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.			
Certification of the Debtor I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy			
CHRISTY Miller Printed Name(s) of Debtor(s)	x Chusty Wellew 3-27-12. Signature of Debtor Date		
Case No. (if known)	X Signature of Joint Debtor (if any) Date		

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court District Of	
IN RE. Miller, Christy	
Debtor(s).	Case No
The above named Debtor(s) hereby verify that the attached list of creditors is true
and correct to the best of my/our k	nowledge and that it corresponds to the creditors listed
in my/our schedules.	
Date: 3-27-12	Chusty Meller Debtor
	Joint Debtor

Aaa Insurance 12901 North Forty Drive St Louis MO 63141

Aaa Membership Po Box 14611 St Louis MO 63178

Access Receivables Management Po Box 9801 Towson MT 21284

Accord Credit Services Po Box 10002 Newnan GA 30271

Ace Cash Express 231 Greenway Drive Suite 700 Rvin TX 75038

Ace Cash Express 1231 Greenway Drive Suite 700 Irvin TX 75038

Afni Po Box 4115 Concord CA 94524

Ameren Ue Po Box 66700 St Louis MO 63166 Ameren Ue Po Box 66529 St Louis MO 63166

Ameren Ue Po Box 66529 St Louis MO 63166

Amerenue Po Box 66529 St Louis MO 63166

American General Finance 3361 Fehling Rd Granite City IL 62040

Americas Financial Choice 3717 G- Nameoki Road Granite City IL 62040

Americas Fncl Choice 1415 W 22nd St Oak Brook IL 60523

Ameriren Ue Po Box 66529 St Lpouis MO 63166

Ameristar Casino St Charles 1 Ameristar Blvd St Charles MO 63301 Applied Bank Po Box 17120 Wilington MO 19886

Argosy Alton Belle #1 Piasa Street Alton IL 62002

At & T Po Box 930178 Dallas TX 75393

At & T Po Box 930170 Dallas TX 75393

Bank Midwest (academy Bank) 1202 South Kirkwood Road St Louis MO 63122

Bank Of America Po Box 25118 Tampa FL 33622

Beau Rivage Resorts, Inc Po Box 7327 Dlberville MS 39532

Beneficial Nat Bank Usa 200 Somerset Corp Blvd Bridgewater NJ 08807 Caci Po Box 1022 Wixom MI 48393

Calvary Portfolio Services, Ll Po Box 1017 Hawthorne NY 10532

Carmel Group 2589 Tyrell Drive Apartment A St Louis MO 63136

Cash Store 629 Wesley Drive Woodriver IL 62095

Cbcs Po Box 69 Columbus OH 43216

Certegy Check Services, Inc P.o. Box 30046 Tampa FL 33630-3046

Charter Communication 2411 Verona Ave St Louis MO 63114

Charter Communication 941 Charter Commons Town & Country MO 63017 Christine Travaglini 1420 Strassner Drive St Louis MO 63144

City Of Florissant 1055 Saint Francis Street Florissant MO 63031

Collection Of Company America 700 Longwater Dr Norwell MA 02061

Collector Of Revenue Assessors Office Po Box 66877 St Louis MO 63166

Consumer Collection Management Po Box 1839 St Louis MO 63043

Corelogic Teletrack 5550 A Peachtree Parkway Suite 600 Norcross GA 30092

Credit Acceptance Corp Po Box 5070 Southfeild MI 48086

Customer Service Center Po Box 6400 Camp Hill PA 17012 Debt Recovery Solutions 900 Merchants Conc Suite106 Westbury NY 11590

Direct Tv Po Box 9001069 Loiuisville KY 40290

Division Of Employment Securit Po Box 3100 Jefferson City MO 65102

Douglas Chancellor Meyers & As 201 North Main Street Suite 20 St Charles MO 63301

Dr Kenneth Powell 3403 Union Blvd St Louis MO 63115

Enhanced Recovery Po Box 1259 Dept 98696 Oaks PA 19456

Enhanced Recovery 8014 Bayberry Jacksonville FL 32256

Enhanced Recovery 8014 Bayberry Jacksonville FL 32256 Enhanced Recovery Po Box 1967 Southgate MI 48195

Enhanced Recovery 8014 Bayberry Rd Jacksonville FL 32256

Enhanced Recovery 8014 Bayberry Jacksonville FL 32256

Enterprise Rent A Car 623 Dunn Road Hazelwood MO 63042

Eos Cca 700 Longwater Dr Norwell MD 02061

Ethim Company 3605 Watson Road St Lois MO 63109

Ez Loan Services 2014 Campus Drive St Charles MO 63301

First Acceptance Insurance Po Box 23410 Nashville TN 37202 First Acceptance Insurance Po Box 23410 Nashville TN 37202

First Hudson Leasing 3681 Green Road Cleveland OH 44122

First Premier Bank 3820 N. Louise Ave Sioux Falls SD 57107

Franklin, Ross And Associates Po Box 600920 Jacksonville FL 32260

Frontier Finanicial 631 N. Stephanie St. #419 Henderson NV 89014

Gc Services Po Box 3488 Jefferson City MO 65105

Gc Services Limited Partnershi 6330 Gulfton Houston TX 77081

Harrahs Casino St Louis 777 Casino Center Drive Maryland Heights MO 63043 Inebarger Goggan Blair & Samps
Po Box 653443
San Antonio TX 78265

Internal Revenue Service Department Of Treasury Atlanta GA 39901

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Kramer And Franks 9300 Dielman St Louis MO 63132

Laclede Gas Drawer 2 St Louis MO 63171 Laclede Gas Drawer 2 St Louis MO 63171

Life Smile Dental Care Po Box 487 Hazelwood MO 63042

Master Financial 1015 Locust Suite 732 St Louis MO 63101

Medical Recovery Specialist 2250 E Devon Ave Suite 352 Des Plaines IL 60018

Medical Recovery Specialists 2250 E Devon Ave Suite 352 Des Plaines IL 60018

Mercantile Adjustment Breaau, Po Box 9050 Williamsville NY 14132

Mercantile Bank Stl Po Box 387 St Louis MO 63166

Meridian Waste Service 142864 Pennridge Dr Bridgeton MO 63044 Metropolitian Neurology 10004 Kennerly St Louis MO 63128

Mid America Credit 9211 Phoenix Village Parkway Ofallon MO 63368

Mid America Credit/rainbow Loa 9211 Phoenix Village Pkwy Ofallon MO 63368

Midland Credit Group 8875 Areo San Diego CA 92123

Midwest Acceptance Corp 1257 Doughtery Ferry Valley Park MO 63088

Missouri American Water Po Box 578 Alton IL 62002

Missouri American Water Po Box 578 Alton IL 62002

Missouri American Water Po Box 94551 Palatine IL 60094 Missouri Department Of Labor Po Box 3100 Jefferson City MO 65102

Missouri Department Of Revenue Division Of Taxation And Colle Jefferson City MO 65105

Missouri Higher Education Loan 633 Spirit Dr. Chesterfield MO 63005

Mo Dept Of Revenue 301 W High St #330 Jefferson City MO 65101

Mo Payday 3715 Kingshighway St Louis MO 63109

National Chexsystems Inc P.o. Box 48297 Atlanta GA 30362

Nco Financial Po Box 13570 Philadelphia PA 19101

Nco Financial Po Box 13570 Philadelphia PA 19101 Nco Financial Po Box 13570 Philadelphia PA 19101

Nco Financial Po Box 13570 Philadephia PA 19101

Nco Financial Po Box 13570 Philadephia PA 19101

Nco Financial Po Box 13570 Philadephia PA 13570

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Nco Financial Systems 909 E. Repubiblic Rd Bldg Springfield MO 65807

Paragon Way 2101 W White Blvd Austin TX 78704

Paul Morad 3636 Afshari Florissant MO 63034

Quick Cash 2244 First Capital St Charles MO 63301

Radiologic Imaging Consults Po Box 780 St Charles MO 63302

Signature Health Services 12639 Old Tesson #115 St Louis MO 63128

Solomon And Solomon Pc Five Columbus Circle Albany NY 12203 Specified Credit Association, 2388 Schuetz Rd Suite A-100 St Louis MO 63146

Ssm Health Carcar Dept 0600 Po Box 801776 Kansas City MO 64180

Ssm Health Care Dept Po Box 801776 Kansas City MO 64180

Ssm St Joseph Hc 1015 Corporte Square Drive St Louis MO 63132

St Charles Emergency Po Box 731667 Dallas TX 75373

St Charles Emergency Group Po Box 400 San Antoino TX 78292

St Joseph Hc 1015 Corperate Square St Louis MO 63132

St Joseph Hc 1015 Corperate Square St Louis MO 63132 St Joseph Hc Phy Billing Po Box 503678 St Louis MO 63150

St Joseph Hc Phy Billing Po Box 503678 St Louis MO 63150

St Joseph Hc Phy Billing Po Box 503678 St Louis MO 63150

St Joseph Hc Phy Billing Po Box 503678 St Louis MO 63150

St Louis City Municipal Court 1520 Market St St Louis MO 63103

St Louis County (paul Morad) 7900 Carondolet St Louis MO 63105

St Louis County Assessors 41 S Central Ave St Louis MO 63105

St Louis County Court 7900 Carondolet Clayton MO 63105 St Louis County Housing Autho 8865 Natural Bridge St Louis MO 63121

St Louis County Police 21 Village Square Hazelwood MO 63042

Telecheck Services, Inc. P.o. Box 4514 Houston TX 77210

The Outsource Group Po Box 280 939 N Hwy 67 MO 63031

Time Life Company 501 West Michigan Milwaukee WI 53203

Timothy Schaible Dmd, Inc 1544 Sierra Vista Plaza St Louis MO 63138

Tribute Card-bank Of Delaware 1000 Rocky Run Parkway Wilmington DE 19803

Tyler Two Dba Planet Cash 2660 N. Hwy 67 Florissant MO 63033 Us Department Of Education Po Box 105028 Atlanta GA 30348

Vision Financial Group Po Box 460260 St Louis MO 63146-7260

Washington University Physici Po Box 502432 St Louis MO 63105

West Florissant 7533 West Florissant St Louis MO 63136

Wood Law Pc 11778 Election Rd Suite 240 Draper UT 84020

Young And Associates Po Box 270357 St Louis MO 63127